

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Carolann Jude DeLeon  
 Debtor

Case No. 16-15171-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db +Carolann Jude DeLeon, 3179 Westwood Place, Orefield, PA 18069-2563  
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,  
 Doylestown, PA 18901-4872  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13767532 Credit Acceptance, PO Box 513, Southfield, MI 48037-0513  
 13766511 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
 13767533 Enterprise Rent a Car, PO Box 405738, Atlanta, GA 30384-5700  
 13767536 PNC Bank N.A., PO Box 94982, Cleveland, OH 44101-4982  
 13767537 +PPL, 2 N 9th St, Allentown, PA 18101-1179  
 13767538 Quality Patient Care, LLC, Attn #16273N, PO Box 14000, Belfast, ME 04915-4033  
 13767541 Robert W. Williams Esquire, Milstead & Associates LLC, 1 E Stow Rd,  
 Marlton, NJ 08053-3118  
 13767542 +Sacred Heart Hospital, 421 Chew St, Allentown, PA 18102-3490  
 13767543 Wilmington Savings Fund Society, 7105 Corporate Dr, Plano, TX 75024-4100  
 13841516 +Wilmington Savings Fund Society, FSB, d/b/a Christ, C/O Rushmore Loan Management Services,  
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@everettcooklaw.com May 12 2018 02:08:55 JOHN EVERETT COOK,  
 The Law Offices of Everett Cook, P.C., 2309 MacArthur Road, Whitehall, PA 18052  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 12 2018 02:09:33  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 12 2018 02:09:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 12 2018 02:09:43 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13767529 EDI: BANKAMER.COM May 12 2018 06:03:00 Bank of America NA, 7105 Corporate Dr,  
 Plano, TX 75024-4100  
 13767530 EDI: CAPITALONE.COM May 12 2018 06:03:00 Capital One Bank USA N, PO Box 85015,  
 Richmond, VA 23285-5015  
 13776562 EDI: CAPITALONE.COM May 12 2018 06:03:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13767531 EDI: CHASE.COM May 12 2018 06:03:00 Chase Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 13786028 +EDI: MID8.COM May 12 2018 06:03:00 MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 13767534 EDI: MID8.COM May 12 2018 06:03:00 Midland Funding, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709  
 13869850 +EDI: PRA.COM May 12 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13767535 +E-mail/Text: colleen.atkinson@rmscollect.com May 12 2018 02:10:35 Patient First,  
 %Receivable Management, 7206 Hull Street Rd Ste North, Richmond, VA 23235-5826  
 13767539 +E-mail/Text: colleen.atkinson@rmscollect.com May 12 2018 02:10:35 Receivable Management,  
 7206 Hull Street Rd Ste North, Richmond, VA 23235-5826  
 13767540 E-mail/Text: colleen.atkinson@rmscollect.com May 12 2018 02:10:35  
 Receivables Management Systems, for Patient First, PO Box 8630, Richmond, VA 23226-0630  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13767528 16-15171  
 13827773 PPL Electric Utilities, 827 Hausman Road, Allentow

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: dlw  
Form ID: 309A

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Wilmington Savings Fund Society et al...  
bkgroup@kmlawgroup.com  
JOHN EVERETT COOK on behalf of Plaintiff Carolann Jude DeLeon bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
JOHN EVERETT COOK on behalf of Debtor Carolann Jude DeLeon bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wilmington Savings Fund Society et al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society et al...  
bkgroup@kmlawgroup.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society et al...  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>Carolann Jude DeLeon</b>	Social Security number or ITIN	<b>xxx-xx-3354</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 7/21/16</b>
Case number:	<b>16-15171-ref</b>	Date case converted to chapter	<b>7 5/7/18</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carolann Jude DeLeon	
2. All other names used in the last 8 years	aka Michelle Holvik	
3. Address	3179 Westwood Place Orefield, PA 18069	
4. Debtor's attorney Name and address	JOHN EVERETT COOK The Law Offices of Everett Cook, P.C. 2309 MacArthur Road Whitehall, PA 18052	Contact phone 610-351-3566 Email: <a href="mailto:bankruptcy@everettcooklaw.com">bankruptcy@everettcooklaw.com</a>
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: <a href="mailto:mhkaliner@gmail.com">mhkaliner@gmail.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040  Date: 5/11/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 15, 2018 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Allentown Federal Courthouse,          504 W. Hamilton Street,          Allentown, PA 18101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/14/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	